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Media Release

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Attorney General's Mortgage Fraud Task Force announces September 29-30 housing workshops
Statewide events to provide on-site opportunities to discuss mortgage modification with lenders, learn about government programs, and connect with housing counselors

Wilmington – On September 29th and 30th, Delaware homeowners are invited to attend free statewide housing workshops sponsored by the Delaware Attorney General's Mortgage Fraud Task Force, in conjunction with the Delaware State Housing Authority and the Office of the State Bank Commissioner. The free workshops are offered to facilitate loan modifications, reduce foreclosures, and provide educational information to help resident stay in their homes and manage debt.

The September 29th and 30th workshops are offered amid continued record-setting foreclosure filings in Delaware, which surpassed 6,000 in 2009.

"Our Mortgage Fraud Task Force is offering these workshops to reduce foreclosures, combat housing scams, and help homeowners stay in their homes," Attorney General Biden stated. "We urge homeowners who have missed mortgage payments or are concerned about losing their homes to foreclosure or housing fraud to attend these free workshops and get the free help they need and deserve in one location."

For 2010, Delaware foreclosure filings continue at a record pace, in the range of 500-600 filings a month. March and May saw the most filings to date, with a total of 591 filings per month, and it is projected that the number of mortgage foreclosures statewide will again reach 6,000 filings this year. Since the Attorney General's Mortgage Fraud Task Force was established in April 2009, it has sponsored, in all three counties, 10 housing workshops with mortgage lenders. More than 650 consumers have attended these workshops, and a recent survey indicates that they have helped over 250 Delaware families avoid foreclosure.

Homeowners who are worried about missing a mortgage payment, are facing foreclosure, or suspect foreclosure fraud are urged to attend and receive immediate on-site help from housing professionals. At each workshop, mortgage servicers, state employees, and HUD-certified housing counselors will discuss mortgage modifications, the Delaware Mortgage Assistance Program (DEMAP) and other government homeowner programs, and foreclosure rescue scams.

Walk-ins are encouraged. Workshops will take place as follows:

Date	Time	Location	Address	Servicers Attending	Counselors Attending
Wednesday September 29	11 am - 2 pm	Warren L and Charles C. Allen Jr. CHEER Community Center	20520 Sand Hill Road Georgetown	GMAC Bank of America Citimortgage	CCCS of MD & DE DCRAC Interfaith NCALL
Wednesday September 29	4 – 7 pm	Outlook at the Duncan Center	500 West Loockerman St. Dover	GMAC Bank of America Citimortgage	CCCS of MD & DE DCRAC HOND Interfaith NCALL
Thursday September 30	4 – 7 p.m.	Chase Center On the Riverfront	815 Justison Street Wilmington	PHH GMAC Chase Bank of America	West End Neighborhood CCCS of MD & DE DCRAC HOND Hockessin Community Center Neighborhood House

Homeowners who wish to meet on-site with their mortgage servicer are encouraged to bring information about current income and details about their current mortgage, including loan number, monthly payment, interest rate, and loan balance.

For more information about the September 29 and 30 housing workshops, call the Attorney General's Foreclosure Hotline at 1-800-220-5424 or visit www.deforeclosurehelp.org or www.attorneygeneral.delaware.gov/mortgageforeclosure.

Media interested in attending these workshops should contact Jason Miller at the Delaware Attorney General's Office at (302) 577-8949.